

JOINT DECLARATION FOR PATENT APPLICATION

As below-named inventors, we hereby declare that:

Our residence, post office address and citizenship are as stated below next to our respective names.

We believe we are the original, first and joint inventors of the subject matter which is claimed and for which a patent is sought on the invention entitled BUSINESS METHOD FOR IMPLEMENTING ON-LINE CHECK, ACCEPTANCE AND PROCESSING, the specification of which is attached hereto.

We hereby state that we have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

We acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, 1.56(a).

We hereby claim the benefit under 35 U.S.C. 119(e) of any United States provisional application(s) listed below:

Application Number(s)	Filing Date (MM/DD/YYYY)
60/265,383	January 30, 2001

We hereby appoint the following attorneys to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith and to file and prosecute any corresponding foreign applications, including any international applications under the Patent Cooperation Treaty or the European Patent Convention: William B. Kircher, Reg. No. 22,481; James H. Marsh, Jr., Reg. No. 24,533; J. David Wharton, Reg. No. 25,717; Joseph B. Bowman, Reg. No. 25,807; Peter W. Gowdey, Reg. No. 25,872; Richard R. Johnson, Reg. No. 27,452; Walter R. Brookhart, Reg. No. 29,518; James H. Riley, II, Reg. No. 31,131; Joan Optican Herman, Reg. No. 31,968; Michael B. Hurd, Reg. No. 32,241; Michael J. Gross, Reg. No. 35,528; William P. Jensen, Reg. No. 36,833; Chris Murphy, Reg. No. 39,786; Daniel W. Shinn, Reg. No. 40,810; B. Trent Webb, Reg. No. 40,865; Susan J. Wharton, Reg. No. 41,524; Scott B. Strohm, Reg. No. 42,172; Janine A. Carlan, Reg. No. 42,387; Clinton G. Newton, Reg. No. 42,930; Ladi Shogbamimu, Reg. No. 46,291; Dennis Danella, Reg. No. 46,653; Tawni L. Brown, Reg. No. 47,456; Daniel P. Devers, Reg. No. 47,523; and Greg S. Donahue, Reg. No. 47,531. Address all correspondence to: Ladi Shogbamimu, SHOOK, HARDY & BACON L.L.P., One Kansas City Place, 1200 Main Street, Kansas City, Missouri 64105-2118, telephone number (816) 474-6550.

We hereby declare that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

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TEN DOLLARS